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6 T P E JC 17
JUN 28 2004
P A T E N T & T R A D E M A R K
S H E E T 1 OF 40

Substitute for form 1449B/PTO				Complete if Known	
				Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (If known)			
ML	A1	6,363,164	B1	Jones et al.	03/26/2002	
ML	A2	5,760,916		Dellert et al.	06/02/1998	
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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/2004</i>
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INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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2 of 40

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Application Number	09/560,779
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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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Examiner Signature

NgaB.Nguyen

Date Considered

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		U.S. Patent Document		
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NON PATENT LITERATURE DOCUMENTS					
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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	<i>10/14/04</i>
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Sheet

4 of 40

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<p style="text-align: center;">JUN 28 2004</p> <p style="text-align: center;">PATENT & TRADEMARK OFFICE</p> <p>Sheet 8 of 40</p>		<table border="1"> <tr> <td>Application Number</td> <td>09/560,779</td> </tr> <tr> <td>Filing Date</td> <td>4/28/2000</td> </tr> <tr> <td>First Named Inventor</td> <td>Danne L. Buchanan</td> </tr> <tr> <td>Group Art Unit</td> <td>3628</td> </tr> <tr> <td>Examiner Name</td> <td>Nga B. Nguyen</td> </tr> <tr> <td>Attorney Docket Number</td> <td>057898-0102</td> </tr> </table>		Application Number	09/560,779	Filing Date	4/28/2000	First Named Inventor	Danne L. Buchanan	Group Art Unit	3628	Examiner Name	Nga B. Nguyen	Attorney Docket Number	057898-0102		
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			Examiner Name	Nga B. Nguyen	
			Attorney Docket Number	057898-0102	

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MB	A206	LUNT, Welcome to sfnb.com The paradigm just shifted, ABA Banking Journal, Dec. 1995, Section: Cover Story, p. 40, American Bankers Association	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/04</i>
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STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

(Use as many sheets as necessary)

Sheet 14

of 40

Complete if Known

Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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<i>MN</i>	A207	FSTC Demonstrates Interbank Check Image Pilot; Multi-Vendor Systems Speeds Check Clearing, Cuts Fraud; FSTC Pilot Lays Foundation for Paper Check Truncation, PR Newswire, Dec. 12, 1995, Section: Financial News, PR Newswire Association, Inc.	
	A208	MARJANOVIC, Fed Buys Banctec Check-Image Storage System, The American Banker, Feb. 1, 1996, Section: Technology/Operations, p. 18, American Banker, Inc.	
	A209	Image Technology in Banking Conference, Reference Guide, Oct. 18-20, 1995, Bank Administration Institute, Nashville, TN, USA	
	A210	Check Processing Conference, Reference Guide, Mar. 22-25, 1994, Bank Administration Institute, New Orleans, Louisiana, USA	
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<i>MN</i>	A215	BRISCO, DNS Support for Load Balancing, Apr. 1995, p. 1-7, Trade & Industry; Magazine	

Examiner Signature

Nga Nguyen

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<i>MN</i>	A216	Santa Fe Firm Offers Long-Life Data, Data Channels, Jan. 15, 1996, Vol. 23, No. 2, ISSN: 0092-7290, Information Access Company		
	A217	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office		
	A218	Image Technology in Banking Conference, October 18-20, 1995, Nashville, Tennessee, #P15976.		
	A219	Financial Services Technology Consortium Interbank Check Imaging Project, Financial Services Technology Consortium, New York, NY, May 25, 1994.		
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	A221	Financial Services Technology Consortium Interbank Check Imaging Project, ABA Corporate Operations Committee, pps. 1-6, April 28, 1995.		
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	A223	Name of Attendees Offerors Conference, pps. 1-2, May 13, 1994.		
<i>MN</i>	A224	Capture and Processing Overview, 5 pages.		

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<i>MB</i>	A225	Capture and Processing Overview, 5 pages. (SAME AS ABOVE)	
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<i>MB</i>	A233	Secure Remote Access to Financial Services for the Financial Services Industry, Working Draft, American National Standard X9, American Bankers Association, August 10, 1996, United States.	

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<i>mn</i>	A234	DNS Support for Load Balancing, Rutgers University, pps. 1-7, April 1995.	
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<i>jm</i>	A243	Seeberg, Advanced Document Processing at the Union Bank of Norway, IMC Journal, pp. 23-25, 1983.	
	A244	Coyle, et al., Beyond the Hype – Character Recognition and Check Image Processing, You're not Ready to Make a Business Judgment About Image Check Processing, Unless you Understand the Trade-Offs in Acceptance and Substitution rates, Bank Management, Vol. LXVII, No. 5, pp. 30-36, May 1991.	
	A245	Wagner, Sizing Up The Impact of Image Processing, Computers in Banking, Vol. 6, No. 6, pp. 22, 68, June 1989.	
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	A247	Bussert, The Paper Predicament, A Hunter Publication, Vol. 18, No. 7, pp. 72, 74, July 1990.	
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<i>nm</i>	A251	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1986.	

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	A253	Howe, et al., Government Plans for Data Security Spill Over To Civilian Networks, Data Communications, March 1987.		
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	A258	Major Check Industry Changes No Longer A Pipe Dream, Financial Services Report Phillips Business Information, Inc., Factiva, Vol. 9, No. 25 ISSN: 0894-7260, pp. 1-5, 23 December 1992.		
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<i>MM</i>	A260	Articles, IBM Systems Journal, Vol. 29, Issue 3, pp 1-2, 1990.		

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MN	A261	IBM Online Library: Installing and Using the Online Library, IBM Corp., GC31-8311-07, Eighth Edition, September 1998.	
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	A268	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
CNW	A269	Kniskern, Engineering a Visionary Solution, Datamation, Vol. 36, No. 8, p90(2), pp. 1-3, April 15, 1990.	

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Date Submitted: June 28, 2004				Filing Date	4/28/2000
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	21	of	40	Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
<i>mn</i>	A270	Fisher, IBM, Customers Continue Work on Document Image Processor, Datamation, Vol. 34, No. 19, p23(2), pp. 1-3, October 1, 1988.	
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Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/04</i>
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Sheet	22	of	40	Application Number	09/560,779
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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
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<i>gnr</i>	A279	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.	
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	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.	
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	A286	IBM HPTS General Information Manual, Glossary, Numerics, Bibliography, and Index, 1990, pp. X1 to X15.	
<i>gnr</i>	A287	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.	

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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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MM	A288	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A6 and X1-X15.	
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	A294	"Image processing could cut clearing costs," <i>Banking World</i> , April 1993, vol. 11, no. 3, pp. 40-41.	
	A295	DINAN, R.F. et al., "ImagePlus High Performance Transaction System," <i>IBM Systems Journal</i> , vol. 29, no. 3, 1990, pp. 421-434.	
MM	A296	"Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53-56.	

Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	10/14/04
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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT
Date Submitted: June 28, 2004
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Sheet	24	of	40	Complete if Known
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				Filing Date 4/28/2000
				First Named Inventor Danne L. Buchanan
				Group Art Unit 3628
				Examiner Name Nga B. Nguyen
				Attorney Docket Number 057898-0102

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MN	A297	GOPISETTY, S., et al., "Automated forms – processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.	
	A298	LOMB, REINER, et al., "Storage Management Solutions for Distributed Computing Environments," <i>Hewlett-Packard Journal</i> , October 1996, vol. 47, pp. 81-89.	
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↓ MN	A305	MORRALL, KATHERINE, "The Democratization of Imaging," <i>Bankers Monthly</i> , Special Insert, May 1991, vol. CVIII, no. 5, 5 pages.	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>10/14/04</i>
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 <small>(Use as many sheets as necessary)</small>				Application Number	09/560,779
Sheet	25	of	40	Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
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M	A306	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," <i>IEEE, 1991, Proceedings, vol. II, 6th Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.</i>	
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M	A314	MEDEIROS, DAVID, "Statement with check images: update," <i>The Tower Group, Category: Industry Case Study, check imaging, D100-400, edit history: 09/05/96.</i>	

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AN	A315	BENMOHAMED, LOTFI, et al., "Architecture and Performance Analysis of a Large Scale Archival and Retrieval System," <i>Proceedings SPIE – The International Society for Optical Engineering</i> , vol. 2606, October 25-26, 1995, Philadelphia, Pennsylvania, pp. 36-47.	
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	A317	LUNT, PENNY, "Paper-shy brokerages," <i>ABA Banking Journal</i> , October 1996, vol. LXXXVIII, no. 10, pp. 3, 73-75.	
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	A319	LUNT, PENNY, "Image pioneer takes proofing to a higher level," <i>ABA Banking Journal</i> , March 1995, vol. LXXXVII, no. 3, pp. 2, 60, 62, 64.	
	A320	CROWE, MARIANNE, "Imaging: Getting Clear Benefits," <i>Bank Systems – Technology</i> , pp. 42, 43, and 1-3.	
	A321	"Image Archive Yields Faster Retrieval," <i>News Briefs, Bank Systems Technology</i> , May 1996, p. 16.	
	A322	"Document Management – Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.	
AN	A323	TAUBERT, C., "Workflow System Rids Branches of Paper," <i>Bank Systems Technology</i> , June 1996, p. 26.	

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	A325	ARENDE, MARK, "Check imaging: Banks are getting the picture," <i>ABA Banking Journal</i> , May 1992, pp. 44, 47, 49, 51, 53.	
	A326	"Six Hardware Devices in One," <i>Wall Street & Technology</i> , March 1993, "Product Watch"	
	A327	KULKOSKY, VICTOR, "Wall Street Wakes Up to Image Management," <i>Wall Street Computer Review</i> , pp. 39-42.	
	A328	FLEMING, TRENT, "The road to imaging for community banks," <i>ABA Banking Journal</i> , December 1993, pp. 60, 62, 65	
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(m)	A333	ABA Banking Journal, vol. LXXXVII, Issue No. 8, August 1995, page 2.			
	A334	S. MARJANOVIC, Mich. National streamlines imaging with IBM system, American Banker, Sept. 13, 1995, p. 1-2, Vol. 160, No. 176			
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(m)	A341	B. TRACEY, IBM unveils first stage of image-check system, DialogNews Document [On-line], April, 1990 [Retrieved 11/25/2002], Vol. 7, No. 4, p. 12(3), Computers in Banking. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 (use as many sheets as necessary)				Complete if Known	
Sheet	29	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
<i>AN</i>	A342	Verifone software links PCs to the point of sale, DialogNews Document [On-line], Aug. 16, 1993 [Retrieved 11/25/2002], Vol. 158, No. 156, p. 13A(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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<i>AN</i>	A350	Broadway & Seymour to Invest in Two Strategic Initiatives, DialogNews Document [On-line], March 15, 1995 [Retrieved 11/20/2002], p. 03151248, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102
Sheet	30	of	40		

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<i>M</i>	A351	Broadway & Seymour Announces Client/Server Product For Item And Image Processing, DialogNews Document [On-line], Mar. 20, 1995 [Retrieved 11/20/2002], p. 03201186, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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	A353	Item processing leaps ahead with VisualImpact and Windows NT, DialogNews Document [On-line], June 1995 [Retrieved 11/20/2002], Vol. 105, No. 6, p. S4(3), US Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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	A358	Huntington Bancshares in the Forefront of Technology with Purchase of Unisys Check Imaging System, DialogNews Document [On-line], Oct. 11, 1989 [Retrieved 11/20/2002], p. 1, PR Newswire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
<i>MW</i>	A359	Impact of Imaging, DialogNews Document [On-line], Nov. 1991 [Retrieved 11/20/2002], Vol. 67, No. 11, p. 56, Bank Management. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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	A360	Systematics to use deposited-check imaging; installation at firm's N.J. center would be the first by an outsourcer, DialogNews Document [On-line], May 19, 1993 [Retrieved 11/20/2002], Vol. 158, NO. 95, p. 3(1), American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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	A362	Cincinnati Bell: CBIS & Unisys in Major Imaging Agreement, DialogNews Document [On-line], Oct. 29, 1990 [Retrieved 11/20/2002], Vol. 5, No. 118, p. N/A, EDGE, on & about AT&T. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
	A363	Unisys enters image processing market with two new products and major financial and industrial customers, DialogNews Document [On-line], Oct. 11, 1989 [Retrieved 11/20/2002], p. 1011PH009, PR Newswire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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	A365	Unisys provides services to Bank of the West to support retail banking, DialogNews Document [On-line], Sept. 18, 1995 [Retrieved 11/20/2002], p. 9180098, Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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	A367	As Banks Cling To The Conventional, Check-Imaging Struts Its Stuff, DialogNews Document [On-line], Mar. 1994 [Retrieved 11/20/2002], p. 1, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
MM	A368	POD Check Imaging Faces New Challenges, DialogNews Document [On-line], Mar. 1997 [retrieved 10/24/2002], Vol. 10, No. 3, p. 23, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

Examiner Signature	Nga Nguyen	Date Considered	10/17/07
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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of

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Complete If Known

Application Number	09/560,779
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
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MN	A369	M. GARVEY, Check Processing Goes Digital - Chase Manhattan Bank to store checks electronically, saving time and money, DialogNews Document [On-line], Sept. 15, 1997 [Retrieved 10/24/2002], No. 648, p. 20, INFORMATIONWEEK. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A370	Image Archive Forum, Payments System Task Force, 5 pages	
	A371	Image Archive Forum, Payments System Task Force, Flow No. 1-13	
	A372	Methodology and Value (Presentation), Image Archive Forum, Sept. 19, 1997, p. 1-20; Economic Framework, Jan. 27, 1998 cover page	
	A373	Check-Image Interchange Inches Closer, DialogNews Document [On-line], Jan. 1997 [Retrieved 10/24/2002], Vol. 10, No. 1, p. 19, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
	A374	Financial Services Technology Consortium, PACES Paperless Automated Check Exchange & Settlement Project Proposal, Apr. 23, 1998, p. 1-25	
	A375	FSTC Projects, Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002]. Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/public/information.cfm	
	A376	Financial Services Technology Consortium (Ansi6v4(1).ppt), p. 1-27	
MN	A377	FSTC Interbank Check Image Project (no1016v4(1).ppt), p. 1-18	

Examiner Signature

Nga Nguyen

Date Considered

12/14/02

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				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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MM	A378	Current Check Flow (Gcheck(1).ppt), p. 1-4	
	A379	Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002] [Retrieved from the Internet: <URL: http://www.fstc.org/projects/imaging/participants.cfm	
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	A382	Planning and Installation Guide, NCR 7731 Personal Image Processor, (D1-2302-D), 1993, NCR Corporation	
	A383	General Information, NCR 7731 Personal Image Processor (D1-2301-D), 1993, NCR Corporation	
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	A385	Banks To Check Out Imaging (SOLUTIONS), DialogNews Document [On-line], Oct. 19, 1992 [Retrieved 10/24/2002], No. 093, p. 46, COMMUNICATIONS WEEK INTERNATIONAL. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
MM	A386	Banks to Test Imaging for Clearing Checks, DialogNews Document [On-line], Sept. 14, 1992 [Retrieved 11/20/2002], p. 35, Communications Week. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	

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	A387	NCR demonstrates full line of retail products at NRF conference, AT&T News Release [On-line], Jan. 18, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0193/930118.ncd.html			T ⁶
	A388	Western Bank purchases NCR's Document Managing System, AT&T News Release [On-line], Aug. 31, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0892/930831.nca.html			
	A389	NCR, CKI to market image-based credit card chargeback system, AT&T News Release [On-line], Jan. 6, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0193/930106.ncb.html			
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	A391	NCR Document Management System includes Kodak, Ricoh products, AT&T News Release [On-line], Apr. 6, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0493/930406.ncc.html			
	A392	Scanning goes vertical: a big future for specialized check scanning; check scanning technology, Advanced Imaging, Oct. 1997, p. 42-44			
	A393	NCR deposit processing technology speeds banking operations, AT&T News Release [On-line], Dec. 7, 1992 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1292/921207.ncc.html			
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✓	A395	New ATM from AT&T GIS features automated document processing, AT&T News Release [On-line], Nov. 29, 1994 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1194/941129.ncb.html			

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Sheet 35 of 40

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MB	A396	NCR introduces Scalable Image Item Processing Solution, AT&T News Release [On-line], Jan. 19, 1996 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/0196,960119.nca.html	
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Examiner Signature

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Date Considered

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Substitute for form 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 (use as many sheets as necessary)				Complete if Known	
Sheet	36	of	40	Application Number	09/560,779
				Filing Date	4/28/2000
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3628
				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

NON PATENT LITERATURE DOCUMENTS					
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MW	A405	Unix-based image statement software, DialogNews Document [On-line], Feb. 1993 [Retrieved 11/15/2002], Vol. 85, No. 2, p. 80(1), ABA Banking Journal. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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Date Submitted: June 28, 2004				Filing Date	4/28/2000
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
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				Examiner Name	Nga B. Nguyen
				Attorney Docket Number	057898-0102

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<i>MW</i>	A414	DFA compacts big features, DialogNews Document [On-line], May 1992 [Retrieved 2/10/2003], Vol. 40, No. 5, p. 20(1), Appliance Manufacturer. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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of

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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MW	A423	NCR Helps To Speed Up Check Processing, DialogNews Document [On-line], May 2, 1997 [Retrieved 2/10/2003], p. N/A, Newsbytes News Network. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi	
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	A428	Product Overview, 7731 Low-Volume Image Item Processor, NCR - Hardware - 7731 [On-line] [Retrieved 2/10/2003], Retrieved from the Internet: <URL: wysiwyg://25/http://www.ncr.com/products/hardware/hw_7731_product.htm	
	A429	Product Description, 7731 Personal Image Processor [On-line] [Retrieved 2/10/2003]. Retrieved from the Internet: <URL: http://www3.ncr.com/product/financial/fsgwaf/7731.htm	
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MW	A431	Financial Services Technology Consortium Interbank Check Imaging Project White Paper, June 20, 1994, p. 1-30	

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<i>MM</i>	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202	
	A433	FSIC Check Image Exchange Project - Proposed Pilot Cash Letter Flow, Mar. 9, 1995, 5 Figures	
	A434	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	
	A435	Archive Storage and Retrieval Component Decomposition, FSTC Check Image Interchange Project, May 25, 1995, p. 1-20 with attachments	
	A436	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34	
	A437	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16	
	A438	Image Quality Functional Requirements, 7/26/1995, p. 1-19	
<i>MM</i>	A439	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages	

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(m)	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
(m)	A441	BancorpSouth Inc. Decentralizes Check Capture and Image with BISYS® Document Solutions [On-line]	
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